SERFF Tracking #: PCAG-129303728 State Tracking #: PCAG-129303728

Company Tracking #: IL-2226-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrist Professional Liaiblity **Project Name/Number:** 2014 Podiatry Rule Filing/IL-2226-P

Filing at a Glance

Company: Podiatry Insurance Company of America

Product Name: Podiatrist Professional Liaiblity

State: Illinois

TOI: 11.2 Med Mal-Claims Made Only

Sub-TOI: 11.2025 Podiatry

Filing Type: Rule

Date Submitted: 12/05/2013

SERFF Tr Num: PCAG-129303728

SERFF Status: Closed-Filed

State Tr Num: PCAG-129303728

State Status: SERFF to PEDS Update

Co Tr Num: IL-2226-P

Effective Date 04/01/2014

Requested (New):

Effective Date 04/01/2014

Requested (Renewal):

Author(s): Judy Shepperd

Reviewer(s): Gayle Neuman (primary)

Disposition Date: 12/06/2013

Disposition Status: Filed

Effective Date (New): 04/01/2014 Effective Date (Renewal): 04/01/2014

State Filing Description:

SERFF Tracking #: PCAG-129303728 State Tracking #: PCAG-129303728 Company Tracking #: IL-2226-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrist Professional Liaiblity **Project Name/Number:** 2014 Podiatry Rule Filing/IL-2226-P

General Information

Project Name: 2014 Podiatry Rule Filing

Status of Filing in Domicile:

Project Number: IL-2226-P

Domicile Status Comments:

Reference Organization: Reference Number:
Reference Title: Advisory Org. Circular:

Filing Status Changed: 12/06/2013

State Status Changed: 01/14/2014 Deemer Date:

Created By: Brenda Landers

Submitted By: Judy Shepperd

Corresponding Filing Tracking Number: PCAG-129303729

Filing Description:

Enclosed for your review is new rule PRM-MSP-CW Ed. 4/01/2014 Multi-State Policy Rating Rule for use with our Podiatrists Professional Liability Program. This rule is being filed to address instances where the company believes a physician who practices in more than one state presents a higher risk than reflected in the rate level of the primary state of practice or in cases where a physician requests higher limits outside of the primary state or practice.

We request an effective date of April 1, 2014 for new and renewal business

Company and Contact

Filing Contact Information

Judy Shepperd, Senior Compliance jshepperd@picagroup.com

Specialist

3000 Meridian Boulevard 615-371-8776 [Phone] 2984 [Ext]

Franklin, TN 37067

Filing Company Information

Podiatry Insurance Company of CoCode: 14460 State of Domicile: Illinois

America Group Code: 2698 Company Type: 3000 Meridian Boulevard Group Name: ProAssurance State ID Number:

Suite 400 Corporation

Franklin, TN 37067 FEIN Number: 58-1403235

(800) 251-5727 ext. [Phone]

Filing Fees

Fee Required? No Retaliatory? No

Fee Explanation:

State Specific

SERFF Tracking #: PCAG-129303728 State Tracking #: PCAG-129303728 Company Tracking #: IL-2226-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrist Professional Liaiblity **Project Name/Number:** 2014 Podiatry Rule Filing/IL-2226-P

Refer to our checklists prior to submitting filing (http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp).: Acknowledged

Refer to our updated (04/06/2007) SERFF General Instructions prior to submitting filing. They have been updated to clarify what rates and rules are required to be filed as well as what rates and rules are not required to be filed. Also, the "Product Name" is the Filing Title and not the Project Number.: Acknowledged

NO RATES and/or RULES ARE REQUIRED TO BE FILED FOR LINES OF COVERAGE SUCH AS COMMERCIAL AUTO (except taxicabs), BURGLARY AND THEFT, GLASS, FIDELITY, SURETY, COMMERCIAL GENERAL LIABLITY, CROP HAIL, COMMERCIAL PROPERTY, DIRECTORS AND OFFICERS, ERRORS AND OMMISSIONS, COMMERCIAL MULTI PERIL just to mention a few. However, a Summary Sheet (RF-3) is required to be filed. Please refer to the State Specific Field below for what rates/rules are required to be filed and to our checklists for specific statutes, regulations, etc.:

http://insurance.illinois.gov/Prop_Cas_IS3_Checklists/IS3_Checklists.asp .: Acknowledged

Medical Malpractice rates/rules may now be submitted using SERFF effective January 1, 2012.: Yes

The only rates and/or rules that are required to be filed are Homeowners, Mobile Homeowners, Dwelling Fire and Allied Lines, Workers' Compensation, Liquor Liability, Private Passenger Automobiles, Taxicabs, Motorcycles and Group Inland Marine Insurance which only applies to insurance involving personal property owned by, being purchased by or pledged as collateral by individuals, and not used in any business, trade or profession per Regulation Part 2302 which says in part, "each company shall file with the Director of Insurance each rate, rule and minimum premium before it is used in the State of Illinois.": N/A When selecting a form filing type for a multiple form filing, use the dominant type from these choices: APP - application; CER - certificate; COF - coverage form; DPS - declaration page; END - endorsement; POJ - policy jacket; ORG - Companies adopting an Advisory or Rating Organization's filing. Example: If you are submitting a policy as well as endorsements, a declaration page and an application, you would select "POL" for policy.: N/A

SERFF Tracking #: PCAG-129303728 State Tracking #: PCAG-129303728 Company Tracking #: IL-2226-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name:Podiatrist Professional LiaiblityProject Name/Number:2014 Podiatry Rule Filing/IL-2226-P

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Gayle Neuman	12/06/2013	12/06/2013

Filing Notes

•				
Subject	Note Type	Created By	Created On	Date Submitted
Notification to Change Effective Date	Note To Reviewer	Judy Shepperd	01/14/2014	01/14/2014

 SERFF Tracking #:
 PCAG-129303728
 State Tracking #:
 PCAG-129303728
 Company Tracking #:
 IL-2226-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name:Podiatrist Professional LiaiblityProject Name/Number:2014 Podiatry Rule Filing/IL-2226-P

Disposition

Disposition Date: 12/06/2013 Effective Date (New): 04/01/2014 Effective Date (Renewal): 04/01/2014

- Effective Date (New) changed from 04/01/2014 to 05/01/2014 and Effective Date (Renewal) changed from 04/01/2014 to 05/01/2014 by Neuman, Gayle on 01/14/2014.

- Effective Date (New) changed from 05/01/2014 to 04/01/2014 and Effective Date (Renewal) changed from 05/01/2014 to 04/01/2014 by Neuman, Gayle on

01/21/2014. Status: Filed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Explanatory Memorandum		Yes
Supporting Document	Form RF3 - (Summary Sheet)		Yes
Supporting Document	Certification		Yes
Supporting Document	Manual		Yes
Supporting Document	Request to Maintain Data as Trade Secret Information		Yes
Rate	Multi-State Policy Rating Rule		Yes

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrist Professional Liaiblity **Project Name/Number:** 2014 Podiatry Rule Filing/IL-2226-P

Note To Reviewer

Created By:

Judy Shepperd on 01/14/2014 11:50 AM

Last Edited By:

Judy Shepperd

Submitted On:

01/14/2014 11:52 AM

Subject:

Notification to Change Effective Date

Comments:

Gayle, There was some miscommunication within our office on the change of effective date from 4/1/2014 to 5/1/2015. Please disregard the Post Submission Update requesting the effective date 5/1/2014.

We request the effective date to be 4/1/2014.

Thank you, Judy Shepperd State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrist Professional Liaiblity **Project Name/Number:** 2014 Podiatry Rule Filing/IL-2226-P

Post Submission Update Request Processed On 01/17/2014

Status: Allowed

Created By: Judy Shepperd Processed By: Gayle Neuman

Comments:

General Information:

Field NameRequested ChangePrior ValueEffective Date Requested (New)05/01/201404/01/2014Effective Date Requested (Renew)05/01/201404/01/2014

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name: Podiatrist Professional Liaiblity **Project Name/Number:** 2014 Podiatry Rule Filing/IL-2226-P

Post Submission Update Request Processed On 01/21/2014

Status: Allowed

Created By: Judy Shepperd Processed By: Gayle Neuman

Comments:

General Information:

Field NameRequested ChangePrior ValueEffective Date Requested (New)04/01/201405/01/2014Effective Date Requested (Renew)04/01/201405/01/2014

 SERFF Tracking #:
 PCAG-129303728
 State Tracking #:
 PCAG-129303728
 Company Tracking #:
 IL-2226-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name:Podiatrist Professional LiaiblityProject Name/Number:2014 Podiatry Rule Filing/IL-2226-P

Rate/Rule Schedule

Item	Schedule Item				Previous State	
No.	Status	Exhibit Name	Rule # or Page #	Rate Action	Filing Number	Attachments
1		Multi-State Policy Rating Rule	PRM-MSP-CW Ed. 4-01- 2014	New		PRM-MSP-CW Ed 4-01- 2014 (Multi-State Policy).pdf

Podiatry Insurance Company of America Podiatric Rating Manual

Multi-State Policy

For limited out-of-state practice with similar litigation environments relative to the primary state of practice, the rates and forms of the primary state will be utilized.

If we believe the practice outside of the primary state occurs in an area with a higher frequency and/or severity than the primary state of practice, or if higher limits are requested outside of the primary state, a surcharge may be applicable.

PRM-MSP-CW Ed. 4/01/2014 Page 1 of 1

 SERFF Tracking #:
 PCAG-129303728
 State Tracking #:
 PCAG-129303728
 Company Tracking #:
 IL-2226-P

State: Illinois Filing Company: Podiatry Insurance Company of America

TOI/Sub-TOI: 11.2 Med Mal-Claims Made Only/11.2025 Podiatry

Product Name:Podiatrist Professional LiaiblityProject Name/Number:2014 Podiatry Rule Filing/IL-2226-P

Supporting Document Schedules

Attachment(s): Explanatory Memorandum - Rule PRM-MSP-CW Ed. 4.01.2014.pdf Item Status: Status Date: Bypassed - Item: Form RF3 - (Summary Sheet) Bypass Reason: Not applicable. Attachment(s): Item Status: Status Date: Bypassed - Item: Certification Bypass Reason: Proposing to implement rule filling as a revenue neutral change. Refer to Explanatory Memorandum. Attachment(s): Item Status: Status Date: Status Date: Status Date: New rule PRM-MSP-CW Ed. 4/01/2014 attached to Rate/Rule tab Attachment(s): Item Status: New rule PRM-MSP-CW Ed. 4/01/2014 attached to Rate/Rule tab Attachment(s): Item Status: Status Date: Not applicable. Bypassed - Item: Request to Maintain Data as Trade Secret Information Bypass Reason: Not applicable.	Satisfied - Item:	Explanatory Memorandum
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EXPLANATORY MEMORANDUM

Podiatry Insurance Company of America Podiatrists Professional Liability Program 2014 Rule Filing State of Illinois

We are filing for the department's approval a new rule as described below to be used in the Podiatrists Professional Liability Program.

An effective date of **April 1, 2014**, is requested for this filing for both new business and renewal business.

PRM-MSP-CW Ed. 4/01/2014 - Multi-State Policy Rating Rule

Included for your review and approval is a multi-state rating rule. This rule is being filed to address instances where the company believes a physician who practices in more than one state presents a higher risk than reflected in the rate level of the primary state of practice or in cases where a physician requests higher limits outside of the primary state of practice. Specifically, the company may apply a surcharge when it believes the practice outside of the primary state of practice occurs in an area with a higher frequency and/or severity than the primary state of practice or if higher limits are requested outside of the primary state. Currently, the company does not apply a surcharge in these instances since this information is not generally collected in all states. Therefore, it is difficult to estimate the rate level impact for this revision. We believe the implementation of this rule will have a negligible impact in rate level and are proposing to implement as a revenue neutral change. However, if the actual impact of implementing this rating plan is material, this impact will be reflected in future rate filings and an appropriate offset to the base rate will be reflected.